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Official Form 1 (10/06)				90 - 0		-	1	
United States Bankruptcy Cou Northern District of Illinois				ourt			Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle):  Kelly, Deborah				Name of Joint Debtor (Spouse) (Last, First, Middle): Kelly, Peter John Sr.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec./Complete EIN or xxx-xx-6696	other Tax ID No. (if me	ore than one, state		our digits		Complete EIN	or other Tax	$\propto$ ID $N_0$ . (if more than one, state al
Street Address of Debtor (No. and Street, City, and State):  16644 Grants Trail Orland Park, IL  ZIP Code				Street Address of Joint Debtor (No. and Street, City, and State):  16644 Grants Trail  Orland Park, IL  ZIP Code				
County of Residence or of the Principal Place Cook		60467		ty of Resid	lence or of the	e Principal Pl	ace of Busine	<b>60467</b>
Mailing Address of Debtor (if different from street address):  ZIP Code			Mailin	ng Address	s of Joint Deb	otor (if differe	ent from stree	t address):  ZIP Code
Location of Principal Assets of Business Debte (if different from street address above):	or							
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiunder Title 26 of the United S Code (the Internal Revenue Code		nization States	Chapter 11 of a Foreign Main Proceeding  Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Debts are primarily consumer debts, Debts are primarily defined in 11 U.S.C. § 101(8) as business debts.  "incurred by an individual primarily for				itition for Recognition Itain Proceeding tition for Recognition onmain Proceeding
Filing Fee (Check of Full Filing Fee attached  Filing Fee to be paid in installments (application for the court's consist in unable to pay fee except in installments.  Filing Fee waiver requested (applicable to attach signed application for the court's constant.	cable to individuals or nsideration certifying Rule 1006(b). See Off chapter 7 individuals	that the debto ficial Form 3A. only). Must	r Check	Debtor is c if: Debtor's to inside c all applic A plan is Acceptar	s a small busing some a small busing aggregate no reside the small busing aggregate able boxes:  The small busing small bu	oncontingent I s) are less that with this petiti an were solici	s defined in 1 or as defined liquidated del n \$2 million.	11 U.S.C. § 101(51D). in 11 U.S.C. § 101(51D). bts (excluding debts owed
Statistical/Administrative Information  ■ Debtor estimates that funds will be availab  □ Debtor estimates that, after any exempt pro there will be no funds available for distributed Number of Creditors  1- 50- 100- 200- 49 99 199 999  ■ □ □ □	pperty is excluded and	l administrativ						DR COURT USE ONLY
Estimated Assets  \$\begin{array}{ c c c c c c c c c c c c c c c c c c c	\$100,001 to \$1 million \$100,001 to \$1 million	\$100	00,001 to million 00,001 to million		fore than 100 million  fore than 100 million			

Case 07-02267 Doc 1 Filed 02/09/07 Entered 02/09/07 11:29:43 Desc Main Document Page 2 of 10 Official Form 1 (10/06) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Kelly, Deborah Kelly, Peter John Sr. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Edmund G. Urban III February 9, 2007 Signature of Attorney for Debtor(s) (Date) Edmund G. Urban III 6182264 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)

# Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

(Address of landlord)

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Document

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FORM B1, Page 3

## Official Form 1 (10/06)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Kelly, Deborah Kelly, Peter John Sr.

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Deborah Kelly

Signature of Debtor Deborah Kelly

## X /s/ Peter John Kelly, Sr.

Signature of Joint Debtor Peter John Kelly, Sr.

Telephone Number (If not represented by attorney)

#### February 9, 2007

Date

#### Signature of Attorney

### X /s/ Edmund G. Urban III

Signature of Attorney for Debtor(s)

#### Edmund G. Urban III 6182264

Printed Name of Attorney for Debtor(s)

#### Urban & Burt, Ltd.

Firm Name

5320 W 159th Street Suite 501 Oak Forest, IL 60452

Address

## Email: bk@urbanburt.com

## 708-687-5200 Fax: 708-687-5278

Telephone Number

February 9, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Deborah Kelly Peter John Kelly, Sr.		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

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Signature of Debtor: /s/ Deborah Kelly

Deborah Kelly

Date: February 9, 2007

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Official Form 1, Exhibit D (10/06)

## United States Bankruptcy Court Northern District of Illinois

In re	Deborah Kelly Peter John Kelly, Sr.		Case No.	
		Debtor(s)	Chapter	13

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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## Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Peter John Kelly, Sr.			
	Peter John Kelly, Sr.			
Date: February 9 2007				

Best Buy Co., Inc. P.O. Box 949 Attn: Chapter 13 Bankruptcu Minneapolis, MN 55440

Carson Pirie Scott & Company Attention: Collections Department P.O. Box 10327 Jackson, MS 39289

CCB Credit Services 5300 South 6th Street Springfield, IL 62703-5184

Chase Bank, USA, NA
Attn: Chapter 13 Bankruptcy Dept.
P.O. Box 100018
Kennesaw, GA 30156-9204

Corporate America Family Credit Union 2075 Big Timber Road Elgin, IL 60123

Corporate Receiveables, Inc. PO Box 32995 Phoenix, AZ 85064-2995

Department Stores National Bank - Macy's 111 Boulder Industrial Drive Bridgeton, MO 63044

Dermatology Associates, Ltd. 18425 West Creek Drive Suite F Tinley Park, IL 60477

Dimitri T. Tsoukalas, D.D.S., P.C. 14624 John Humphrey Drive Orland Park, IL 60462

Discover P.O. Box 8003 Hilliard, OH 43026 First Northern Credit Union Visa PO Box 4521 Attn: Chapter 13 Bankruptcy Carol Stream, IL 60197-4521

GE Money Bank/GAP Attn: Bankruptcy Dept. PO Box 103104 Roswell, GA 30076

Hinsdale Bank & Trust Company 25 East First Street Hinsdale, IL 60521

HSBC PO Box 80084 ATTN: Bankruptcy Dept. Salinas, CA 93912-0084

HSBC - Darvin Furniture PO Box 5244 Carol Stream, IL 60197-5244

Kohl's Payment Center Bankruptcy Dept - Credit Card P.O. Box 3120 Milwaukee, WI 53201-3120

National City Mortgage Attention: Bankruptcy Department 3232 Newmark Drive Miamisburg, OH 45342

NCO Financial Systems, Inc. 11214 Renner Road Lenexa, KS 66219

Pier 1 National Bank 9111 Duke Boulevard Mason, OH 45040

UFCW Mastercard/Union Plus Credit Card PO Box 80027 Salinas, CA 93912-0027

Wells Fargo Financial Bank P.O. Box 98751 Las Vegas, NV 89193-8751

WFNNB - Eddie Bauer 800 Techcenter Drive Gahanna, OH 43230-5318

World Financial Network Nat'l. Bank P.O. Box 182124 Columbus, OH 43272-4490

Zales
Processing Center
Des Moines, IA 50364-0001